

**Information to identify the case:**

Debtor 1	<u>Indie R Cooper-Guzman</u>	Social Security number or ITIN	xxx-xx-5755
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-29664-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Indie R Cooper-Guzman

3/22/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Indie R Cooper-Guzman  
Debtor

Case No. 18-29664-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Mar 22, 2022

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

Recip ID	Recipient Name and Address
db	+ Indie R Cooper-Guzman, 147A David St., South Amboy, NJ 08879-1709
r	+ Coldwell Banker, 51 Arthur Street, Suite H, East Brunswick, NJ 08816-3712
517791802	+ Able Medical Transportation, PO Box 6837, Bridgewater, NJ 08807-0837
517791804	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791810	+ Ally Financial, C/O Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903
517791811	+ Atlantic Ambulance Corp, 3075 E Imperial Hwy Suite 200, Brea, CA 92821-6753
517791812	+ Bank Of America, C/O Frederic I Weinberg & Associates, 1200 Laurel Oak Rd ste 104, Voorhees, NJ 08043-4317
517791813	+ Bank of America, C/O Frederic I. Weinberg, 1200 Laurel Oak Road Suite 104, Voorhees, NJ 08043-4317
517791816	+ Borough South River Water, 48 Washington St., South River, NJ 08882-1247
517791814	+ Borough of South River Tax Collector, 48 Washington St, South River, NJ 08882-1247
517791815	+ Borough of South River Water, 48 Washington St, South River, NJ 08882-1247
517791818	+ Carrier Clinic, PO Box 147, Belle Mead, NJ 08502-0147
518017821	+ Centra State Hospital, C/O A-1 Collection, 1297 Highway 33, Suite 906, Hamilton, NJ 08690-2713
517791822	+ Eagle Medical Transport, PO Box 29263, New York, NY 10087-9263
517791823	+ East Brunswick Family Practice, PO Box 2403, Voorhees, NJ 08043-6403
517791824	+ Emergency Physicians Associates of North, C/O HRRG, PO Box 459079, Fort Lauderdale, FL 33345-9079
517791825	+ Eric B. Chandler Health Center, 277 George St, New Brunswick, NJ 08901-1476
517791829	+ Joseph Wutkowski, 172 Roosevelt Ave, Carteret, NJ 07008-2632
517791831	+ MD Respiratory Services, 6 West 21st St, Bayonne, NJ 07002-3614
517791832	+ Overlook Hospital, PO Box 1750, Whitehouse Station, NJ 08889-1750
517791837	+ PNC Bank, C/O Mattleman, Weinroth & Miller, PC, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
517791839	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517791838	+ Princeton & Rutgers Neurology, C/O Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
517791845	+ RWJ Health Network Ambulance, PO Box 251, South Amboy, NJ 08879-0251
517791840	+ Raritan Bay Medical Center, C/O MCS Claim Services, 123 Frost Street Suite 202, Westbury, NY 11590-5027
517791841	+ Raritan Bay Medical Center Old Bridge, 1 Hospital Plaza, Old Bridge, NJ 08857-3087
517791844	+ Robert Wood Johnson University Hospital, C/O Celentano, Stadtmauer & Walentowicz., 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469
517791846	+ Sears/CitiBank NA - Credit, C/O Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517791848	+ South River EMS, PO Box 949, Matawan, NJ 07747-0949
517791849	+ Southern Bank Emergency EM / Care, C/O Bay Area Credit Services, LLC, 1000 Abernathy Rd. Bld 400, Suite 165, Atlanta, GA 30328-5612
517791850	+ Southern Bank Emergency Physicians, C/O Bay Area Credit Services, LLC, PO Box 5914, Troy, MI 48007-5914
517791852	+ Thomas Gowran Home Improvement and Excat, 12 W. Amherst St., East Brunswick, NJ 08816-2124
517791853	+ Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
517791854	+ Trenton State psychiatric Hospital, PO Box 7500, West Trenton, NJ 08628-0500
517791855	+ University Behavioral Health Care, PO Box 826999, Philadelphia, PA 19182-6999
517791856	+ University Radiology, C/O O'Brien and Taylor, Esqs., 175 Fairfield Avenue, West Caldwell, NJ 07006-6425
517823020	+ University Radiology Group, PC, c/o JEROME F. O'BRIEN, 175 FAIRFIELD AVENUE, P.O. BOX 505, WEST CALDWELL, NJ 07007-0505
517791860	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 38

District/off: 0312-3

User: admin

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Form ID: 3180W

Total Noticed: 70

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 22 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 22 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
lm	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	PNC BANK, PO Box 1820, Dayton, OH 45401-1820
lm	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	PNC Bank National Association, Po Box 1820, Dayton, OH 45401
517791803	+ Email/Text: bankruptcy@usecapital.com	Mar 22 2022 20:34:00	Abraham Morganoff, C/O Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
517791817	+ Email/Text: bankruptcy@usecapital.com	Mar 22 2022 20:34:00	Capital Accounts, Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065
517791819	+ EDI: CCS.COM	Mar 23 2022 00:28:00	Ccs Collections, 725 Canton St, Norwood, MA 02062-2679
517791820	+ EDI: CCS.COM	Mar 23 2022 00:28:00	Comcast, C/O Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
517791821	+ EDI: CCS.COM	Mar 23 2022 00:28:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
517791827	+ Email/Text: bankruptcydepartment@tsico.com	Mar 22 2022 20:34:00	EZPass NY, C/O Transworld Systems, 5626 Frantz Rd, Dublin, OH 43017-1559
517791828	+ Email/Text: kmorgan@morganlaw.com	Mar 22 2022 20:34:00	Ford Motor Credit Company, LLC, C/O Morgan, Bornstein & Morgan, 1236 Brace Road - Suite K, Cherry Hill, NJ 08034-3229
517791830	+ EDI: FORD.COM	Mar 23 2022 00:28:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
518568394	Email/Text: ar@figadvisors.com	Mar 22 2022 20:34:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 54472, New Orleans Louisiana 70154-4472
517917717	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517916972	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
517791834	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2022 20:34:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517897937	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517916707	EDI: PRA.COM	Mar 23 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
517791833	+ EDI: CCS.COM	Mar 23 2022 00:28:00	Plymouth Rock Insurance, C/O Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
517791842	+ Email/Text: clientservices@remexinc.com	Mar 22 2022 20:34:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
517791843	+ EDI: IIC9.COM	Mar 23 2022 00:28:00	Robert Wood John, C/O IC Systems, PO Box 64437, Saint Paul, MN 55164-0437

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517791847	+ Email/Text: clientservices@simonsagency.com	Mar 22 2022 20:34:00	Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
517791851	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 22 2022 20:34:00	St. Peters Hospital, C/O Certified Credit & Collections, PO Box 1750, Whitehouse Station, NJ 08889-1750
517795257	+ EDI: RMSC.COM	Mar 23 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517916410	Email/Text: ar@figadvisors.com	Mar 22 2022 20:34:00	TFS Cust for FIG Cap Inv NJ13, LLC, PO Box 54472, New Orleans Louisiana 70154-4472
517914928	EDI: USBANKARS.COM	Mar 23 2022 00:28:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517791858	EDI: USBANKARS.COM	Mar 23 2022 00:28:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
517791857	EDI: USBANKARS.COM	Mar 23 2022 00:28:00	Us Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201
517901200	+ EDI: AIS.COM	Mar 23 2022 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517791859	+ EDI: DCI.COM	Mar 23 2022 00:28:00	Verizon Wireless, C/O Diversified Consultants, Inc, PO BOx 551268, Jacksonville, FL 32255-1268
517887924	EDI: WFFC.COM	Mar 23 2022 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517791805	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791806	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791807	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791808	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791809	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
517791835	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517791836	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
517791826	##+	EZPass NJ, RMCB Retrieval Masters Creditors Bureau, 4 Westchesters Plaza Suite 110, Elmsford, NY 10523-1615

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC BANK N.A. cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
Frank J Martone	on behalf of Loss Mitigation PNC BANK bky@martonelaw.com
Frank J Martone	on behalf of Loss Mitigation PNC Bank National Association bky@martonelaw.com
Robert C. Nisenson	on behalf of Debtor Indie R Cooper-Guzman r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9